



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

Authorized Agent for Secured Creditor
130 Clinton Road, Lobby B, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
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Shauna Deluca, Esquire (SD-8248)

In Re:

Fred C. Bauer, Jr.,

Debtor.

Order Filed on August 12, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-12566-MBK

Chapter: 13

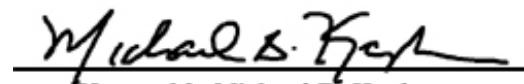
Hearing Date: August 6, 2019

Judge: Michael B. Kaplan

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: August 12, 2019



Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Secured Creditor: Nationstar Mortgage LLC d/b/a Mr. Cooper

Secured Creditor's Counsel: RAS Citron, LLC

Debtors' Counsel: Andrew Thomas Archer

Property Involved ("Collateral"): 3 Pinyon Street, Howell, New Jersey 07731

Relief sought: ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 6 months from 02/01/2019 through 07/01/2019.
- The Debtor is overdue for 2 payments from 02/01/2019 through 03/01/2019 at \$1,881.94 per month.
- The Debtor is overdue for 4 payments from 04/01/2019 through 07/01/2019 at \$1,944.81 per month.

Funds Held In Suspense \$614.87.

Total Arrearages Due \$10,928.25.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on August 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$1,944.81.
- The amount of \$10,928.25 shall be capitalized in the Debtor's Chapter 13 plan. Debtor must file an Amended Plan, and Schedules I and J within fifteen (15) days of the entry of this Order. The debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: Nationstar Mortgage LLC
ATTN: Bankruptcy Dept
PO Box 619094
Dallas, Texas 75261-9741

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 7 and Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.


Andrew Thomas Archer
Attorney for Debtor(s)
Date: 7-26-19

/s/ Shauna Deluca
Shauna Deluca, Esq.
Attorney for Secured Creditor
Date: 7/23/2019

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Fred C. Bauer, Jr.
 Debtor

Case No. 18-12566-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2019.

db +Fred C. Bauer, Jr., 3 Pinyon Street, Howell, NJ 07731-2808

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Andrew Thomas Archer on behalf of Debtor Fred C. Bauer, Jr. aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
 Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
 Melissa N. Licker on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER NJ_ECF_Notices@mccalla.com
 Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER rsolarz@kmllawgroup.com
 Shauna M Deluca on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER sdeluca@rasflaw.com
 Sindi Mncina on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION smncina@rascrane.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9